



Order Filed on November 18,  
2016 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**STANZIALE & STANZIALE, P.C.**  
29 Northfield Avenue, Suite 201  
West Orange, New Jersey 07052-5403  
(973) 731-9393  
Attorneys for Benjamin A. Stanziale, Jr., Trustee

In Re:

SCOTT P. COWAN,

Debtor(s).

Case No.: 16-14758-SLM

Judge: Hon. Stacey L. Meisel

Chapter: 7

Recommended Local Form:



Followed



Modified

**ORDER AUTHORIZING  
RETENTION OF STANZIALE & STANZIALE, P.C.**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 18, 2016**

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Upon the applicant's request for authorization to retain Stanziale & Stanziale, P.C. as Attorney to the Chapter 7 Trustee, it is hereby ORDERED:

1. The applicant is authorized to retain the above party in the professional capacity noted. The professional's address is: Stanziale & Stanziale, P.C.  
29 Northfield Avenue, Suite 201  
West Orange, New Jersey 07052
2. Compensation will be paid in such amounts as may be allowed by the Court on proper application(s).
3. If the professional requested a waiver as noted below, it is ☐ Granted ☐ Denied.  
☐ Waiver, under D.N.J. LBR 2014-2(b), of the requirements of D.N.J. LBR 2016-1.  
☐ Waiver, under D.N.J. LBR 2014-3, of the requirements of D.N.J. LBR 2016-1 in a chapter 13 case. Payment to the professional may only be made after satisfactory completion of services.
4. The effective date of retention is the date the application was filed with the Court.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott P. Cowan  
 Debtor

Case No. 16-14758-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db Scott P. Cowan, 35 Demarest St., Demarest, NJ 07627  
 aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031,  
 Wayne, NJ 07474-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
 trustee@stanzialelaw.com, nj45@ecfcbis.com  
 Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
 Benjamin A. Stanziale, Jr. on behalf of U.S. Trustee United States Trustee  
 trustee@stanzialelaw.com, nj45@ecfcbis.com  
 Brian Gregory Hannon on behalf of Creditor Susan A. Cowan bhannon@norgaardfirm.com,  
 sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com  
 Daniel E. Straffi on behalf of Creditor George Gwin dstraflil@comcast.net,  
 G25938@notify.cincompass.com  
 Daniel E. Straffi on behalf of Creditor Joanne Gwin dstraflil@comcast.net,  
 G25938@notify.cincompass.com  
 David E. Sklar on behalf of Defendant Scott P. Cowan dsklar@scuramealey.com,  
 ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com  
 David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com,  
 cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
 Denise E. Carlson on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Erin Marie Greene on behalf of Plaintiff Division of Consumer Affairs  
 erin.greene@lps.state.nj.us  
 Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan  
 Servicing, LLC cmecf@sternlav.com  
 Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com,  
 mfriedman@archerlaw.com  
 John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
 mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
 Karl J. Norgaard on behalf of Creditor Susan A. Cowan knorgaard@norgaardfirm.com,  
 sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com  
 Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com  
 Patricia A. Staiano on behalf of Trustee Benjamin A. Stanziale, Jr. pstaiano@hlgsllaw.com,  
 pstaiano@hlgsllaw.com  
 Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc.  
 travis.kreiser@verizon.net  
 United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18